



PAUL NEFF

paulsifelessons.com
LifeLight Financial

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INTRODUCTION

Thirty years ago, Paul Neff developed a financial planning tool to answer some of life's big economic questions. Would he have enough to buy a home, pay for his children's college, fund their weddings, and have a comfortable retirement? After a decade of personally using the planning tool to manage and forecast his family's finances, Paul decided to share it with other pastors, so they too could experience the peace of mind and economic confidence that he had found.

The circle of users first expanded to pastors, then a broader Christian audience. Today, it's also marketed to the general public. All of these divisions currently operate under the umbrella name of LifeLight Financial (LLF).

The organization is entering an exciting phase of growth, with the potential to greatly extend its reach in both Christian communities and the secular market. LLF's business goals are to:

- Empower people to make informed financial decisions for the rest of their life, and experience financial freedom.
- Reduce financial stress within marriages, and thereby strengthen these unions and prevent divorce.
- Encourage charitable giving. As users of the LLF Planner gain clarity and peace of mind around their financial future, they're able to give more confidently and generously today.

Paul Neff envisions that over time, the LLF Planner will have far-reaching impact:

- Stronger local churches around the world, due to the increased financial security and confidence of their pastors and other clergy.
- Increased funding of ministries and charities.
- Stronger marriages that are financially sound, and a greatly reduced divorce rate.
- One million active users from 10 countries. 25,000 pastors actively using the model.
- A \$1 billion increase in giving, identified as a result of using the LLF Planner.
- Currently, LLF maintains two websites:
 - For Christians (<https://lifelightfinancial.com>)
 - For the general public (<https://LifeLightfinancial.com>)

The Christian site will broadly cater to Christian users, with a section of the site directed at pastors and pastor supervisors.

LLF FOCUS

Our main focus is to assist our users to see a comprehensive view of their financial picture, both today and into the future, then they could ever see on their own. We anticipate many of our users will already have someone they rely on for financial advice and this model will provide an even greater foundation and additional insights for their financial advisor.

At some point we will offer the users that do not have a financial advisor a way to connect them with their own consultant. We anticipate building a team of financial advisors that would work as independent contractors for LLF. These consultants would interpret the reports and make recommendations, answer questions, and ensure that all data provided in the planner is reasonable and as accurate as possible. Our consultants will not provide investment advice. If our users need investment advice they will need to find a separate investment advisor. We may choose to make investment advisors available in the future.

Generosity with LLF

The vast majority of our users discover they will be in a better financial position at the end of their life than they had originally anticipated. This financial knowledge and freedom often results in a desire to be more generous today. Therefore, we provide the user the opportunity to increase their giving over time. Indicate above the percent you would like your giving to increase annually. In addition, once you have created your base case model you may choose to create a new "What If Giving Model" where you could increase your giving assumptions and see the financial implications of your increased generosity.

KEY MESSAGES

Having a clear picture of your finances is empowering.

Taking a good, hard look at your finances can feel scary and overwhelming. But learning where you stand money-wise is the first step toward making more informed financial decisions, and feeling peace of mind about both the present and the future. When you know where you're at economically, you can base your major financial moves on data, not emotions.

Financial planning is for everyone.

Many people think you need to be wealthy for financial planning to be worthwhile, but that's not true. No matter your income level, having a financial plan is important. It helps you make more informed money decisions now, and sets you up for a more secure future. The ideal time to make a financial plan is now.

The LLF Planner is the best way to forecast your financial future.

Our Planner is the most comprehensive financial planning tool available. It gives you a clear, complete picture of both the present and the years ahead. It's different from other financial planning software.

The LLF Planner takes into account every factor of your finances. After running over 40,000 calculations, the Planner provides a straightforward summary of how these factors impact you today, next year, and every year for the rest of your life. You can set and track financial goals, and adjust the plan over time. Change the input, and see how different choices will affect your finances down the road. The LLF Planner enables you to live a life of financial freedom.

The LLF Planner is an evergreen resource to use often, and for the rest of your life.

The LLF Planner is your go-to resource to help you make big financial choices. Forecast your different options to see the potential impact of each. Make life's big decisions from a more informed, secure standpoint. It's not a tool you use once a year or once in your life. Use it often.

The LLF Planner is complex. Using it isn't.

To use the LLF Planner, you don't need to be a financial expert—that's our job. The Planner guides you step by step to input your personal details. If you ever get stuck, access our chat support, or watch our video tutorials. The calculations the Planner performs are detailed, but the summary we give you at the end is simple. In a clear, easy-to-read report, you'll see where you're at and where you're headed. If you need additional support to use the Planner or interpret results, we're here to help.

LLF Planner answers life's big financial questions.

When can I afford to retire? Should I buy a new house or keep renting? How much can I afford to donate each year? Will I be able to send my children to college, and pay for their weddings? The LLF Planner gives you an easy-to-understand projection of your finances, so you can answer these big questions with confidence.

Your financial future may be brighter than you think.

After completing the LLF Planner, many people are surprised at how financially on track they are. You may discover that you can afford to buy a house after all, or give more generously than before. Use the Knowledge is power.

Safeguard your marriage against financial stress.

Worrying and arguing about money puts a lot stress on a marriage. Financial clashes are one of the primary causes of divorce. The LLF Planner gives you and your spouse greater control and peace of mind about your money. Our Planner can help you explore your money values and goals as a team, and work together toward a bright financial future.

The LLF Planner enables you to give generously.

Is charitable giving important to you? Use the LLF Planner to create a financial strategy, and learn exactly how much you can afford to give. With this knowledge, you can donate with greater confidence. Giving also has significant tax benefits. By being generous, you can improve your own financial picture.

The LLF Planner is secure.

Protecting your privacy and keeping your financial data secure is mission-critical. We safeguard your personal information with data encryption, password protection and a double backed-up security system.

We're here to help.

You don't have to face your financial picture alone—we're with you every step of the way. If you need help or have questions as you set up your LLF Planner, use the chat assistance, watch the video tutorials, or consult with an LLF expert.

For Christians:

The LLF Planner gives you the confidence to give generously.

Charitable giving is an important part of being a Christian, and can be a source of great joy and satisfaction. When you use the LLF Planner to create a financial strategy, you'll know exactly how much you can afford to give. With this knowledge, you can donate with greater confidence and an open heart. Giving has significant tax benefits. By being generous, you can improve your own financial picture.

For Pastors and other clergy members:

The LLF Planner helps you continue to pursue your calling.

The financial aspects of following God's call to serve can be challenging. The LLF Planner helps you develop a financial roadmap, so you can continue on God's path. The LLF Planner is tailored to the needs of pastors and other clergy. It includes the tax impact of pastoral housing allowance, to give you the most accurate financial picture and help you plan for the future.

LLF Competitive Advantage

What makes the LLF model superior to other models available on the market?

There are many financial models on the market today but the LLF model stands apart because of its comprehensive nature. Whereas other models only focus on a specific financial element--e.g. retirement calculator, social security calculator, asset calculator, income tax calculator, debt calculator, etc.--the LLF model takes into consideration nearly 20 different financial elements. The other models do a reasonable job in their area of focus but significantly fall short by not factoring in the many other financial elements that determine an individual's overall financial picture. By completing the LLF model, you receive the benefit of a financial calculator that incorporates all aspects of your personal financial life.

Our detailed and complex financial engine runs over 40,000 calculations and then delivers to you a clear and straightforward summary of how each of these factors impact each other and your finances - today, next year, and every year for the rest of your life. With over 27,000 hours invested in building our financial engine, we are proud of the immense value it delivers and believe it is second to none in the world of financial calculators.

LLF MODEL INCORPORATES THE FOLLOWING:

1. Earned Income - regular income, bonuses, profit sharing, other income, retirement income, social security income, inheritance income
2. Investments + Appreciation + Capital Gains
3. Cash Savings
4. Retirement Account - Appreciation - Withdrawals - employee contribution, employer contribution
5. Primary Residence – Appreciation - loan amortization - capital gains, future purchases
6. Other Real Estate – Appreciation - loan amortization - capital gains, future purchases income producing, future purchases non-income producing
7. Life Insurance cost and death benefits
8. Inheritance
9. Liabilities - Interest expense, amortization, debt free forecast, vehicle loans, mortgages, student loans, credit cards, other liabilities.
10. Estate Planning - Giving
11. Net worth
12. Personal Expenses
13. Charitable Giving
14. Health Savings Account
15. Assisted Living
16. Tracks History
17. Itemized Deductions
18. Taxable Income
19. Housing Allowance Tax Deductibility for Pastors
20. Income Taxes - Federal, State, Capital gains tax
21. Net Income / Cash Flow
22. Side-By-Side Model Comparison
23. Professional Written Review
24. Consultation Offered

Events In Life When LLF Would Be Of Particular Interest:

1. Buying a home
2. Planning your retirement
3. Considering downsizing your home
4. Evaluating a reverse mortgage
5. Planning for your children's college education
6. Estate planning
7. Tax planning and tax strategies
8. Giving a significant charitable gift and the ability to utilize the tax write off and affordability
9. Job change
10. Buying a vacation home
11. Affordability of a major expenditure
12. Investment return acceptability
13. Life insurance analysis
14. Social security planning/strategizing

OUR PLANNER

- Once you have input your data into the planner, our software will present your Base Plan – a complete lifetime roadmap.
- You can return to your personal Base Plan at any time to update with any new information or expectations, or to see how your plan is impacted when trying to make life-changing or everyday decisions like how much to budget for groceries or entertainment, whether to take the new job or when to buy a home.
- Clear, comprehensive and detailed reports.
- Make adjustments and re-run your plan as often as you like.
- Stay on track with your plans spending, savings and giving target.
- Our Calculations – we put the most powerful and accurate financial planning tool into your hands.
- Getting started is simple – no software to download, and runs on all computers or tablets. User-friendly data entry, helpful responsive customer support, safe and secure.
- We have created instruction videos and FAQs that help address common user questions.
- Professional customer support is available via phone, email or live chat.
- Expert Planning Assistance Available.